

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Edward Grau	Art Unit:	3693
Serial No.:	10/711,172	Examiner:	Pollock, Gregory A.
Filed:	August 30, 2004	Confirmation No.	5171
Title:	Investment Program Contribution System		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Dear Sir:

In response to the Restriction Requirement mailed August 4, 2008, Applicant makes the following election and response. Applicant does not believe that any fees or extensions are required as a result of filing the present response. If, however, any fees or extensions are required, the Commissioner is hereby authorized to charge them to Deposit Account No. 50-1662.

Applicant elects, with traverse, Invention I, encompassing claims 1-22, 70-73, 82, 85, 89-93, and 109-112. In making this election, Applicant reserves all rights to any elected or non-elected subject matter from the originally filed patent application. As such, Applicant reserves all rights in Invention II, claims 23-46, 74-76, 83, 94-104, 113-117, and 123-131, and Invention III, claims 47-69, 78-81, 84, 86-88, 101-107, and 118-122, including the right to file divisional and/or continuation applications thereto.

Applicant respectfully traverses the restriction requirement as all of the pending claims have one or more shared points of novelty and collectively refer to a single invention. Applicant